these times of economic bounty, their audience would have little interest in the acute distress of a misfortunate few.

Alas, the economy may not always remain bountiful. If it doesn't, American consumers, feeling poorer, might tighten their belts, thereby triggering a consumption-led recession. With a recession would come layoffs, and with them a loss of employment-based health insurance. The middle class might then be reminded once more that it lacks what families in all other industrialized nations enjoy; universal, permanent protection against the financial consequences of illness.

Universal coverage could easily be provided in this country, if only the nation's political elite were willing to do three things. First, there must be a mandate on every individual to have at least catastrophic health insurance. Second, between \$60 billion and \$100 billion a year would have to be appropriated to subsidize the health insurance of low-income families. Third, government regulation would have to ensure an efficient market for individually purchased health insurance. That insurance could be private or, should private insurance fail to meet social needs, public (e.g., Medicaid and Medicare). The shelves of the nation's think tanks bend under the weight of ready-to-go proposals that could achieve both objectives.

Opponents of such measures are fond of reminding us of this nation's "rugged individualism" and its tradition of "self-reliance." For the most part, it is empty talk. Most corporate executives, for example, enjoy comprehensive, tax-sheltered "social insurance" paid for by their corporations, literally until these executives' last day on earth. Furthermore, the plight of former Mayor Lindsay stands as a stark warning to all would-be rugged individualists who believe that self-reliance is the proper solution to this nation's health-care woes. In the end, even he could not be protected by our nation's brittle private health-insurance system. He was saved by what is otherwise decried as "a complete government takeover" of his health-care needs.

A common lament is that the typical college student today insists on doing well by doing good. Too few of them are said to heed President John Kennedy's eloquent exhortation to self-sacrifice: "Ask not what your country can do for you—ask what you can do for your country." But why would any American youngster seek to lay out for a country that thinks nothing of letting its citizens slide into the undignified status of healthcare beggars, and into financial destitution, simply because serious illness struck? America's allegedly selfish young have read their country's soul and are acting accordingly.

AMERICAN HOMEOWNERSHIP AND ECONOMIC OPPORTUNITY ACT OF 2000

SPEECH OF

HON. MARK GREEN

OF WISCONSIN

IN THE HOUSE OF REPRESENTATIVES

Tuesday, October 24, 2000

Mr. GREEN of Wisconsin. Mr. Speaker, I am pleased that the House today considered S. 1452, the Manufactured Housing Improvement Act, and I would like to thank Housing Subcommittee Chairman RICK LAZIO for all of his efforts to open homeownership opportunities to so many American families.

This bill encompasses many important provisions from H.R. 1776, the homeownership bill that passed the House overwhelmingly earlier this year. It also includes important provisions to preserve affordable housing for seniors, and other low-income and working families

I would like to mention two provisions that I introduced (H.R. 2860 and H.R. 2931) which were included in H.R. 1776, and now S. 1452.

The first would create a pilot program to assist law enforcement officers purchase homes in locally designated "at risk" areas. The proposal would allow law enforcement officers to purchase homes with no downpayment. They must use the property as their primary residence for at least 3 years, and have 6 months of service. It is modeled after a pilot program that was conducted in Wisconsin. The Milwaukee pilot was successful because it offered a "no downpayment option." Seventy-five percent of those who participated in the program said they did so because of the no downpayment requirement.

This proposal will not only provide homeownership opportunities for law enforcement officers who might otherwise not have the money for a downpayment on a home, but will also deter crime. Criminals will be far less likely to commit an act of violence if they know a police officer lives right next door. Finally, this gives control to local officials, allowing mayors to designate the areas they believe need the most protection.

My second provision expands on the Section 8 homeownership rule to make it more accessible to persons with disabilities. This provision provides incentives for employment and homeownership for the most underserved group of homeowners in the country. Nationally unemployment rates among the disabled of working age exceed 70 percent and homeownership rates at less than 5 percent.

Two of the biggest barriers to homeownership for persons with disabilities are affordability and accessibility. It costs \$20–\$40 thousand to customize a home for some disabled individuals. This pilot program addresses these problems by allowing disabled families making up to 100 percent of the area median income to qualify to use their Section 8 voucher for homeownership. The benefit may continue for the entire term of the mortgage provided they remain eligible for such assistance. It also requires one or more members of the family to have achieved employment and participation in a homeownership counseling program.

While I am very pleased with the outcome of the negotiations on S. 1452, I am concerned at the omission of one provision in particular. Section 102 of H.R. 1776 requires the federal government to perform a housing impact analysis before it issues new regulations. This important provision would give the private sector an opportunity to see the impacts on housing before a rule is implemented. Hopefully, this would result in less costly regulations that impede homeownership. While it was omitted from the final version we considered today, I am hopeful we can come back to this next year and pass it into law.

S. 1452 will help so many Americans achieve the dream of homeownership. I am pleased at the House's actions, and am hope-

ful that the other body will quickly take up and pass this extremely important legislation.

PERSONAL EXPLANATION

HON. MICHAEL BILIRAKIS

OF FLORIDA

IN THE HOUSE OF REPRESENTATIVES Wednesday, October 25, 2000

Mr. BILIRAKIS. Mr. Speaker, on October 24, 2000, I missed rollcall votes 541, 542 and 543. Had I been present, I would have voted "aye" on all three votes.

HONORING DR. ROBIN BEACH

HON. SCOTT McINNIS

OF COLORADO

IN THE HOUSE OF REPRESENTATIVES

Wednesday, October 25, 2000

Mr. McINNIS. Mr. Speaker, I would like to take this moment to recognize a remarkable member of the medical community, Dr. Robin Beach. Her contributions to the citizens of Colorado are immeasurable and deserve the recognition of this body. I would at this time like to pay tribute to a truly inspirational and compassionate human being.

Robin began her distinguished career in medicine with an education almost as impressive as her work in medicine. She received her undergraduate degree in Zoology from Duke University graduating with distinction. Robin then went on to receive her M.D. from Duke and her M.P.H. from the University of California at Berkeley. This impressive educational background easily prepared her to become the expert in Pediatrics she is today.

Robin's illustrious career in pediatrics began at the University of Colorado Medical Center where she completed her residency. She then went on to work for the University Health Services in Boulder, Colorado where she served as Chief of Staff and Chief of the Medical Services. Her expert knowledge of medicine along with her natural ability to lead has propelled her into leadership roles for many different organizations within the medical community. She has served the Denver Health Authority in the capacities, of assistant director of Community Health Services, and Director of the Westside Medical Center, the Adolescent Ambulatory Services, and the Westside Teen Clinic.

Robin's career has been one of great distinction and has been full of many immeasurable contributions to her community. But it is her recent academic appointment that may rank above all when it comes to her accomplishments. She is now able to utilize her advanced knowledge of pediatric medicine to educate future doctors. She is currently a professor of Pediatrics and Adolescent Medicine at the University of Colorado Health Sciences Center. In addition to this great honor she has also received a number of awards for her work in the medical community, the Kathleen Ann Mullen Memorial Award and the Adele Dellenbaugh Hofmann Award both for her work with adolescent medicine.

Robin is a truly remarkable human being and her contributions, not only to her community but also to the field of Pediatrics, are unparalleled. Mr. Speaker, on behalf of the State of Colorado and the US Congress I would like to commend Dr. Beach on her many accomplishments and wish her the very best as she continues to educate Colorado's future doctors in the field of Pediatrics.

PERSONAL EXPLANATION

HON. JIM KOLBE

OF ARIZONA

IN THE HOUSE OF REPRESENTATIVES Wednesday, October 25, 2000

Mr. KOLBE. Mr. Speaker, on October 24, 2000 the House debated and voted on H. Res. 634, "Providing for the consideration of H.R. 4656, Lake Tahoe Basin School Site Land Conveyance Act", H. Con. Res. 414, "Relating to the Reestablishment of Representative Government in Afghanistan", and H.R. 4271, the "National Science Education Act." Had I been present, I would have voted "aye" on H. Res. 634, (roll call vote number 541) "aye" on H. Con. Res. 414 (roll call vote number 542), and "aye" on H.R. 4271 (roll call vote number 543).

HONORING A FORGOTTEN HERO, SEAMAN ARTHUR REID, JR.

HON. DONALD M. PAYNE

OF NEW JERSEY

IN THE HOUSE OF REPRESENTATIVES Wednesday, October 25, 2000

Mr. PAYNE. Mr. Speaker, more than five decades have passed since a massive explosion at the Port Chicago naval base in California claimed the life of a courageous young Seaman, Arthur Reid, Jr. and 319 other servicemen, mostly African Americans, Nearly 400

more were wounded in the incident.

On October 26, 2000, I will have the privilege of presenting to Seaman Reid's sister, Margaret Reid Severin, three long overdue military awards in his behalf—the American Campaign Medal, the Gold Star Lapel Button, and the World War II Victory Medal. Mrs. Severin was only 13 at the time she lost her brother, but she has faithfully honored his memory ever since, despite the fact that the Navy provided very little information or support following the tragic loss of his life.

I was pleased to have the opportunity to help secure Seaman Reid's service records from the National Personnel Records Center in St. Louis, which confirmed his meritorious military record recommending him for leadership.

It was through the efforts and outstanding research of Mrs. Severin's coworker, Ms. Sheri Humphrey, that the story of Seaman Reid came to light. Ms. Humphrey worked diligently to track down information from veterans' files which revealed the plight of Seaman Reid and his fellow servicemen at Port Chicago.

The Port Chicago tragedy has been described as "America's Dark Secret" because

of the circumstances surrounding the disaster. It was on the evening of July 17th, 1944, during World War II, that the munitions blast occurred. In an era of a segregated military, enlisted African Americans were relegated to duties separate from those of their white counterparts. Instead of obtaining ship duty, they were assigned to load ammunition and explosives on ships at port without the benefit of proper training for this potentially dangerous responsibility. After the terrible tragedy, African American servicemen still suffering from the trauma of the explosion were ordered back to work handling ammunition at another location. At that point, 258 of them refused that specific assignment, saying they would take any other duty but that one in view of their experience. At a racially charged court martial trial, 208 servicemen were given bad conduct discharges and denied three months' pay. Another 50 were convicted of mutiny, which could have resulted in the death penalty. Sentences of 8 and 15 years at hard labor were meted out, but eventually clemency was granted at the conclusion of the war.

Mr. Speaker, I know my colleagues here in the U.S. House of Representatives join me in honoring a true World War II hero, Seaman Arthur Reid, Jr., and in expressing to his sister Margaret Reid Severin our profound appreciation for his ultimate sacrifice for our country.

IN MEMORY OF ENSIGN ANDREW TRIPLETT

HON. CHARLES W. "CHIP" PICKERING

OF MISSISSIPPI

IN THE HOUSE OF REPRESENTATIVES Wednesday, October 25, 2000

Mr. PICKERING. Mr. Speaker, today I come before the House of Representatives to honor the life of an outstanding American, and member of the United States Navy, Ensign Andrew Triplett, originally of Shuqualak, Mississippi. Ensign Triplett was among the 17 brave sailors who gave their lives for our country in the attack on the U.S.S. *Cole*, on Thursday, October 12, 2000. This attack also injured 33 other sailors in the harbor of Aden, Yemen.

Andrew Triplett, noted for his quiet, shy nature, grew up near Willow Grove in Shuqualak, Mississippi, where he attended Reed Elementary School and in 1987 graduated from Noxubee High School in Macon, Mississippi. Upon his graduation Andrew Triplett enlisted in the Navy, where while serving his country he met his wife, Lorrie, a Detroit native. Just seven years ago, they began their family with the birth of their first daughter, Andrea, and three years later their second child Savannah Renee was born. Andrew and Lorrie lived in Virginia Beach, Virginia and were members of Pleasant Grove Baptist Church.

Successfully moving up the ladder as an enlisted man, Andrew was accepted for Officers' Candidate School and received his commission as an officer in April, 1999. On the U.S.S. Cole, he was assigned to the engineering department, a job that he was said to love. Tragically, it was the engineering department that suffered the blast damage from the explosive in the harbor.

For Ensign Andrew Triplett's thirteen years of service to the United States of America in

the United States Navy, and for his life-long devotion as a son, husband, brother, father and citizen, I pay tribute. Ensign Triplett was the son of Mr. and Mrs. Ree D. Triplett of Shuqualak, Mississippi. He is survived by his wife, Lorrie, and his two little girls, Andrea (age seven) and Savannah Renee (age four); his parents, Savannah and Ree Triplett of Shuqualak, Mississippi; and his two brothers, two former servicemen, Theotis Donald (Air Force) and Wayne (Marine Corps).

Mr. Speaker, I ask our colleagues to join me in remembering this present day hero, Ensign Andrew Triplett. Our sincere prayers and thoughts are with the Triplett family at this difficult time, and the other families who lost loves ones on the U.S.S. *Cole*.

RECOGNIZING THE HONORABLE HUGH DESMOND HOYTE

HON. EDOLPHUS TOWNS

OF NEW YORK

IN THE HOUSE OF REPRESENTATIVES Wednesday, October 25, 2000

Mr. TOWNS. Mr. Speaker, I rise today to recognize His Excellency, the Honorable Hugh Desmond Hoyte, the former President of Guyana and current leader of the People's National Congress.

During his Presidency from August 1985 to October 1992, Mr. Hoyte initiated far-reaching electoral and economic reforms that strengthened the bases of the democratic culture of Guyana, promoted market-oriented policies and stimulated economic growth. Prior to becoming President, Mr. Hoyte served as First Vice President and Prime Minister. In addition, he held numerous Ministerial posts, including those of Home Affairs, Finance, Works and Communications, and Economic Development.

As a Minister of Government, Mr. Hoyte had at various times responsibility for African, Caribbean and Pacific affairs under the Lome Convention. His portfolio also included Caribbean Community Affairs. As a member of its Conference, the Heads of Government of the Caribbean Community charged him with responsibility for promoting freedom of movement within the Community and for coordinating the Caribbean Community's policy on the environment for the Earth Summit in Rio in 1992

In fact, Mr. Hoyte has always taken a keen interest in ecological and environmental matters, working closely with the London-based Commonwealth Human Ecology Council. He is the architect of the lwokrama International Rainforest Project in Guyana, which he initiated as the Commonwealth Heads of Government Conference in Kuala Lumpur, Malaysia, in 1989.

Born in Georgetown, Guyana in March 1929, Mr. Hoyte received B.A. and LL.B. degrees from the University of London. He is a British-trained lawyer, a Barrister-at-Law of the Honourable Society of the Middle Temple and a Member of the Guyana Bar. He was appointed to the Queen's Council in 1969, and his designation was changed to Senior Counsel in 1970 when Guyana became a republic.

Mr. Speaker, Mr. Hoyte is more than worthy of receiving this honor and our praises, and I